

#11069679

FORM B1 United States Bankruptcy Court WESTERN District of NEW YORK		Voluntary Petition																
Name of Debtor (if individual, enter Last, First, Middle): KUSHMAN, CONRAD M.		Name of Joint Debtor (Spouse) (Last, First, Middle): 																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): 																
Soc. Sec./Tax I.D. No. (if more than one, state all): 056-30-9143		Soc. Sec./Tax I.D. No. (if more than one, state all): 																
Street Address of Debtor (No. & Street, City, State & Zip Code): 68 WINDERMERE BLVD. AMHERST, NY 14226		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 																
County of Residence or of the Principal Place of Business: ERIE		County of Residence or of the Principal Place of Business: 																
Mailing Address of Debtor (if different from street address): 		Mailing Address of Joint Debtor (if different from street address): 03-19318																
Location of Principal Assets of Business Debtor (if different from street address above): 																		
Information Regarding the Debtor (Check the Applicable Boxes)																		
Venue (Check any applicable box)																		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments, Rule 1006(b). See Official Form No. 3.																
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional)		THIS SPACE IS FOR COURT USE ONLY <div style="text-align: right; margin-top: 100px;"> 03 DEC 18 2018 12 11 10 09 08 07 06 05 04 03 02 01 </div>																
Statistical/Administrative Information (Estimates only)																		
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																		
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; width: 25%;">1-15</td> <td style="text-align: center; width: 25%;">16-50</td> <td style="text-align: center; width: 25%;">50-99</td> <td style="text-align: center; width: 25%;">100-199</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-or over</td> <td colspan="2" style="text-align: center; vertical-align: bottom;"> <input type="checkbox"/> <input type="checkbox"/> </td> </tr> <tr> <td colspan="2"></td> <td colspan="2"></td> </tr> </table>		1-15	16-50	50-99	100-199	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	200-999	1000-or over	<input type="checkbox"/> <input type="checkbox"/>						03 DEC 18 2018 12 11 10 09 08 07 06 05 04 03 02 01
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<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															
200-999	1000-or over	<input type="checkbox"/> <input type="checkbox"/>																
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															

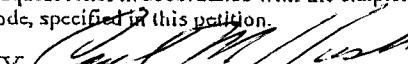
Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): KUSHMAN, CONRAD M.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:

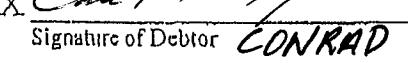
Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

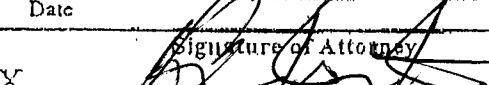
X 
Signature of Debtor **CONRAD M. KUSHMAN**

X 
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

12/17/03

Date


Signature of Attorney

X 
Signature of Attorney for Debtor(s)

BRUCE KEVIN KOREN

Printed Name of Attorney for Debtor(s)

Firm Name

2655 SHERIDAN DR.

Address **TONAWANDA, NY 14150**

716-838-4600

Telephone Number

12/17/03

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

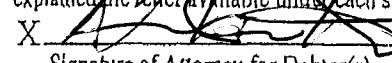
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X 
Signature of Attorney for Debtor(s)

12/17/03
Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
X No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re: KUSHMAN, CONRAD M.

Case No.

Chapter 7

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Y	1	\$ 89,000.00		
B - Personal Property	Y	3	\$ 6701.00		
C - Property Claimed As Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		\$ 133,439.65	
E - Creditors Holding Unsecured Priority Claims	Y	1		\$ -0-	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2		\$ 52,472.51	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			\$ 5267.90
J - Current Expenditures of Individual Debtor(s)	Y	1			\$ 5290.22
Total Number of sheets in ALL Schedules >>		13			
Total Assets >>			\$ 95,701.00		
Total Liabilities >>				\$ 185,912.16	

In re:

KUSHMAN, CONRAD M.

Case No.

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE, JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
68 WINDERMERE BLVD. AMHERST, NY 14226 SINGLE FAMILY HOME	Fee Simple		\$89,000.00	\$127,828.52

TOTAL

\$89,000.00

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECU- RITY CLAIM OR EXEMPTION
1. Cash on hand.			\$ 50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	HSBC - CHECKING # 790-73685-3		400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.			0
4. Household goods and furnishings, including audio, video, and computer equipment.	USUAL FURNISHINGS		200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			0
6. Wearing apparel.	USUAL APPAREL		300.00
7. Furs and jewelry.			0
8. Firearms and sports, photographic, and other hobby equipment.			0
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	HSBC - # 50,000 TERM NO CASH VALUE		1.00

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURE CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.			0
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.			0
12. Stock and interests in incorporated and unincorporated businesses. Itemize.			0
13. Interests in partnerships or joint ventures. Itemize.			0
14. Government and corporate bonds and other negotiable and non-negotiable instruments.			0
15. Accounts Receivable.			0
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.			0
17. Other liquidated debts owing debtor including tax refunds. Give details.	2003 FEDERAL REFUND - \$900.00 2003 NYS REFUND - 100.00 (ESTIMATED)		900.00 100.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.			0
19. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.			0
20. Other contingent and unliquidated claims of any nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			0
21. Patents, copyrights, and other intellectual property. Give estimated value of each.			0
22. Licenses, franchises, and other general intangibles. Give particulars.			0
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1997 CHRYSLER SEBRING 2-DOOR (120,000 MILES)		4250.00

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARK VALUE OF DEDUCT INTEREST IN PROPERTY WITH DEDUCTING ANY SEC CLAIM OR EXEMPT
24. Boats, motors, and accessories.			0
25. Aircraft and accessories.			0
26. Office equipment, furnishings, and supplies.			0
27. Machinery, fixtures, equipment, and supplies.			0
28. Inventory.			0
29. Animals.			0
30. Crops - growing or harvested. Give particulars.			0
31. Farming equipment and implements.			0
32. Farm supplies, chemicals, and feed.			0
33. Other personal property of any kind not already listed. Itemize.			0

TOTAL

~~\$ 6701.00~~

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

11 U.S.C. § 522(b)(1)
 11 U.S.C. § 522(b)(2)

Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Types of Priority Claims

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$1000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$1000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Other Priority Debts

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMON.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
RAYMOUR & FLANIGAN P.O. BOX 10475 DES MOINES, IA 50306 ACCT. # 5995-144875			2003 STORE CHARGE		\$ 439.69
J. C. PENNEY P.O. BOX 981131 EL PASO, TX 79998 ACCT. # 476-198-469-1			2003 STORE CHARGE		389.27
HOUSEHOLD CREDIT SERVICES P.O. BOX 88000 BALTIMORE, MD 21288-0001 ACCT. # 5433-3900-0413-5654			2003 MASTERCARD		1161.71
SPRINT P.O. BOX 62012 BALTIMORE, MD 21264-2012 ACCT. # 0032240587-5			2002 PHONE SERVICE		730.11
SEARS PAYMENT CENTER P.O. BOX 182156 COLUMBUS, OH 43218-2156 ACCT. # 5121-0797-0844-1321			2003 MASTERCARD		5754.74
CITIFINANCIAL 2800 SHERIDAN DR. TONAWANDA, NY 14215 ACCT. # 105387			2003 PERSONAL LOAN		9717.64
THE BON-TON P.O. BOX 17598 BALTIMORE, MD 21297-1598 ACCT. # 114264286			2003 STORE CHARGE		1110.50

Subtotal
(Total of this page) \$ 19,303.66

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- CREDITOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
WELLS FARGO FINANCIAL BANK P.O. BOX 5058 SIOUX FALLS, SD 57117-5058 ACCT. #4071-1000-0237-3839			2003 VISA		\$5940.45
HOME DEPOT CREDIT SERVICES P.O. BOX 9100 DES MOINES, IA 50368-9100 ACCT. # 6035-3200-9708-5110			2003 STORE CHARGE		1946.97
HOME DEPOT P.O. BOX 103047 ROSWELL, GA 30076 ACCT. # 51-9170-506219-7			2003 CREDIT		407.11
WHITEHALL/GE CAPITAL CONS P.O. Box 9001557 CARD CO LOUISVILLE, KY 40290-1557 ACCT. # 5046-6202-1297-7227			2003 CREDIT		2146.50
S + K MENSWEAR/GE CAPITAL P.O. Box 9001557 LOUISVILLE, KY 40290-1557 ACCT. # 6020-5214-9991-5047			2003 CREDIT		139.07
HSBC BANK USA SKITE 0627 BUFFALO, NY 14270-0627 ACCT. # 5215-3170-0790-5225 ACCT. # 00119 76233			2003 MASTERCARD		10,588.75
			2003 PERSONAL LOAN		12,000.00
					433168.85

Subtotal
(Total of this page)

Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
<i>NONE</i>	

In re:

KUSHMAN, CONRAD M.

Case No. _____

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<i>NONE</i>	

Schedule I - Current Income Of Individual Debtor(s)

Debtor's Marital Status: SINGLE	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: 63 Spouse's Age: 63	NAMES CONRAD M. KUSHMAN, JR.	AGE 16	RELATIONSHIP SON
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	RETIRED		
How long employed	—		
Name and Address of Employer	N/A	HOUSEMATE	

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

\$1526.48Current monthly gross wages, salary, and commissions
(pro rata if not paid monthly)

Estimated monthly overtime

\$1526.48

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a.) Payroll taxes and social security
- b.) Insurance
- c.) Union dues
- d.) Other

HEALTH INSURANCE**62.67****306.81****84.96****49.24**

SUBTOTAL OF PAYROLL DEDUCTIONS

*** DEDUCTED **\$147.63********\$356.05****

TOTAL NET MONTHLY TAKE HOME PAY

FROM **\$1672.54 PENSION******\$1170.43******CHECK FROM LAFARGE N.A.**Regular income from operation of business, profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.Social security or other government assistance **SOCIAL SECURITY**
(Specify)**DEBTOR 1341.00****NATIONAL GYPSUM SON****638.00**

Pension or retirement income

593.56Other monthly income
(Specify)**1672.54****\$4097.47****\$1170.43**

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME **\$ 5267.90**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE EXPECTED

Schedule J - Current Expenditures Of Individual Debtor(s)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)

Are real estate taxes included? Yes No

Is property insurance included? Yes No

(1ST) \$ 1138.00
(2ND) 253.00

Utilities: Electricity and heating fuel

\$ 350.00
\$ 25.00
\$ 150.00
\$ 100.00

Water and sewer

Telephone

Other: CABLE / POWERLINK

Home Maintenance (Repairs and upkeep)

\$ 300.00

Food

\$ 650.00

Clothing

\$ 250.00

Laundry and dry cleaning

\$ 75.00

Medical and dental expenses

\$ 100.00

Transportation (not including car payments)

\$ 200.00

Recreation, clubs and entertainment, newspapers, magazines, etc.

\$ 300.00

Charitable contributions

\$ -

Insurance (not deducted from wages or included in home mortgage payments):

Homeowner's or renter's

\$ 52.00

Life

\$ 129.96

Health

\$ -

Auto

\$ 208.66

Other:

\$ -

Taxes (not deducted from wages or included in home mortgage payments):
(Specify) REAL PROPERTY TAXES - COUNTY - \$1571.67

\$ 271.60

SCHOOL - \$1687.53

\$ 187.00

Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)

Auto

\$ -

Other:

\$ -

Alimony, maintenance, and support paid to others

\$ -

Payments for support of additional dependents not living at your home

\$ -

Regular expenses from operation of business, profession, or farm (attach sheet)

\$ -

Other: SCHOOL TUITION/FEES

\$ 400.00

LITTLE LEAGUE FOOTBALL - HOUSEMATE'S SON

\$ 75.00

DANCE LESSONS/CLOTHING - " DAUGHTER

\$ 75.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 5290.22

(FOR CHAPTER 12 and 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly monthly, annually, or at some other regular interval.

A. Total projected monthly income

\$ -

B. Total projected monthly expenses

\$ -

C. Excess income (A minus B)

\$ -

D. Total amount to be paid into plan Monthly

\$ -

In re:

KUSHMAN, CONRAD M.

Case No. _____

Declaration Concerning Debtor's Schedules

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/17/03

Signature 

CONRAD M. KUSHMAN

Date _____

Signature 

CONRAD M. KUSHMAN

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Not Applicable

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: Not Applicable.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X Not Applicable

Signature of Bankruptcy Petition Preparer

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT

Western

DISTRICT OF NEW YORK

In re: KUSHMAN, CONRAD M.

(Name)

Case No.

Debtor

(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

 None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2001	\$ 36,692.00
2002	\$ 27,864.00
2003 TO DATE	\$ 39,678.10

PENSIONS / SOCIAL SECURITY

" " "

" "

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOM BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
BRUCE KEVIN KOREN, ESQ.	11/03	\$1000 FEE + FILING FEE

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

11 List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

Part 1
List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoff

11. List all actions made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

11. List all property owned by another person that the debtor holds or controls

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes of material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with

respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

a. List the date of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a, above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite, during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER

(If completed by an individual or individual and spouse)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

12/17/03

Signature
of Debtor



CONRAD M. KUSHMAN

Date

Signature
of Joint Debtor
(if any)

(If completed on behalf of a partnership or corporation)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature

Print Name and Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

_____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 11 U.S.C. § 132 and 1371

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure results in fines or imprisonment or both. 11 U.S.C. § 150.

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re:

KUSHMAN, CONRAD M.

Case No. _____

Chapter 7

Chapter 7 Individual Debtor's Statement of Intention

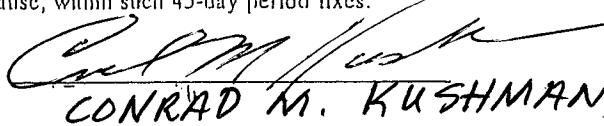
1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

A. Property To Be Surrendered.	
Description of Property	Creditor's name
1. NONE	

B. Property To Be Retained.

Description of property	Creditor's name	Debt will be reaffirmed pursuant to §524(c)	Property is claimed as exempt and will be redeemed pursuant to §722	Lien will be avoided pursuant to §522(f) and property will be claimed as exempt
1997 CHRYSLER SEBRING	WELLS FARGO	20		

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Dated: 12/17/03Signed: 
CONRAD M. KUSHMAN

Dated: _____

Signed: _____

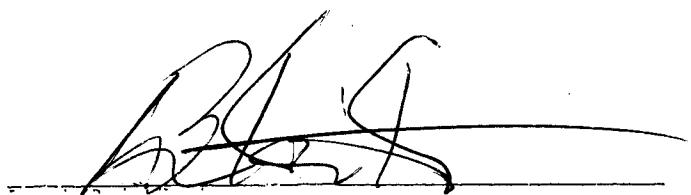
UNITED STATES BANKRUPTCY COURT

Western District of New York

In re: KUSHMAN, CONRAD M.Case No. 7Chapter 7STATEMENT OF ATTORNEY FOR PETITIONER
PURSUANT TO BANKRUPTCY RULE 2016(b)

The undersigned, pursuant to 11 U.S.C. § 339(a) and Bankruptcy Rule 2016(b), states that:

- 1) The undersigned is the attorney for the debtor(s) in this case.
- 2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 1000.00
 - b) prior to filing this statement, debtor(s) have paid \$ 1000.00
 - c) the unpaid balance due and payable is \$ 0
- 3) \$ 209.00 ~~160.00~~ of the filing fee in this case has been paid.
- 4) The services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code.
 - b) Preparation and filing of the petition, schedules of assets and liabilities, statement of affairs, and other documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
- 5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and *
NONE
- 6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
NONE
- 7) The undersigned have not shared or agreed to share, with any other person, other than with members of their law firm or corporation, any compensation paid or to be paid except as follows:
NONE

Dated: 12/17/03
BRUCE KEVIN KOREN

Wells Fargo Financial
3140 Sheridan Drive, Ste. 104
Amherst, NY 14226-1900

Household Finance Corp.
P.O. Box 17574
Baltimore, MD 21297-1574

Raymour & Flanigan
P.O. Box 10475
Des Moines, IA 50306

J.C. Penney
P.O. Box 981131
El Paso, TX 79998

Household Credit Services
P.O. Box 88000
Baltimore, MD 21288-0001

Sprint
P.O. Box 62012
Baltimore, MD 21264-2012

Sears Payment Center
P.O. Box 182156
Columbus, OH 43218-2156

CITIFinancial
2800 Sheridan Drive
Tonawanda, NY 14150

The Bon-Ton
P.O. Box 17598
Baltimore, MD 21297-1598

Wells Fargo Financial Bank
P.O. Box 5058
Sioux Falls, SD 57117-5058

Home Depot Credit Services
P.O. Box 9100
Des Moines, IA 50368-9100

Home Depot
P.O. Box 103047
Roswell, GA 30076

Whitehall/GE Capital Cons Cardco
P.O. Box 9001557
Louisville, KY 40290-1557

S & K Menswear/GE Capital
P.O. Box 9001557
Louisville, KY 40290-1557

HSBC Bank USA
Suite 0627
Buffalo, NY 14270-0627